

5. HOUSING PLAN

Sections two through four of the Housing Element establish the housing need as well as the opportunities and constraints for addressing the needs in the City of Riverside. This section, the Housing Plan, evaluates the accomplishments of the last housing element. Following that assessment, the Housing Plan presents the City's goals, policies, and programs to address housing needs from 2000 through 2005.

A. Evaluation of Past Accomplishments

Section 65588 of the Government Code requires communities to periodically review the appropriateness, effectiveness, and progress in implementing the housing element. These results should be quantified wherever possible and qualitative where necessary. This section evaluates the accomplishments since the last Housing Element was completed as the basis for developing appropriate policy and program responses.

The 1989 Housing Element set forth various goals, policies, and objectives to address the development, maintenance, and improvement of housing. Chart 44 summarizes the progress made toward achieving these objectives since records are available. As shown below, substantial progress was made with respect to housing production, rehabilitation, and assistance. Progress on market production ("RHNA") is described later.

Chart 44: Summary of Accomplishments

Program Activity	Activity	1989 Housing Element	
		Objective	Progress [*]
<u>Homeowners</u>			
Single Family Rehabilitation	Acquisition/Rehab.	345	43 ⁽¹⁾
Single Family Repair Program	Home Repairs	3,250	294 ⁽²⁾
New Construction	Subsidized Low Income	50	40 ⁽¹⁾
<u>Renter Households</u>			
Multifamily Rehabilitation	Acquisition/Rehab.	105	87 ⁽¹⁾
Renter Assistance	Section 8 Program	1,897	2,021
Multi-Family Homes	Subsidized Low Income	163	162 ⁽¹⁾

Source: 1989 Housing Element; City Planning Staff

Note: 1. Progress Since 1994

2. Progress Since 1996

* Start dates differs by program, implementing agency, and available records

1. Housing Conservation and Improvement

The 1989 Housing Element identified the conservation and improvement of housing as an important goal for improving the quality of life for Riverside residents. In 1991, the Riverside Housing Development Corporation (RHDC) was organized to pursue revitalization of neighborhoods and to increase the supply of affordable housing. The RHDC helps implement the City's goals through four efforts – acquisition, rehabilitation, repair programs, and overall neighborhood revitalization efforts.

The RHDC implements a multifamily acquisition and rehabilitation program for distressed neighborhoods. RHDC created an apartment owners association to provide cohesive management of units, which is especially important for four-plexes with absentee landlords. RHDC has also acquired 9 four-plexes at the La Sierra Village for rehabilitation, with the provision that rents remain affordable to low and moderate income tenants. RHDC also acquired and rehabilitated 51 units at the Oaktree Apartments, with long-term affordability controls on 25 of the units.

In 1994, the RHDC assumed additional responsibility for administering the City's single family acquisition and rehabilitation program. Under this program, RHDC acquires HUD-foreclosed properties, rehabilitates the property, and offers them for sale to low and moderate income families. To further neighborhood preservation goals, the City also places CC & R's upon each home requiring continued owner occupancy. Since 1996-1997, the City has rehabilitated 43 housing units.

Since 1996-1997, RHDC has been under contract to administer the Housing Repair Program, which is funded by Community Development Block Grants. An average of \$1.0 million in loans and grants are provided to 100 households annually. Grants for seniors and disabled persons are also available. In the three years since assuming responsibility for program administration, RHDC has funded 294 total rehabilitations. Most of the properties are located in CDBG-designated lower income areas.

Because quality of life is affected by the neighborhood, the City adopted a Riverside Neighborhood Revitalization program. "RNR" is a focused 1-year effort to enhance the stability of declining neighborhoods. The City helps form a neighborhood group who defines an action plan to address code enforcement, housing rehabilitation, acquisition/rehabilitation of foreclosed properties, and infrastructure improvements. Implementation of revitalization efforts for the first two neighborhoods began in 1998, with an additional two neighborhoods to be completed on an annual basis.

Although public efforts to address home improvements have been successful, the same cannot be said of the private market. As shown by Home Mortgage Disclosure Act data, the private lending market approved only 37% of the 942 home improvement loan applications submitted in 1998. The modest number of home improvement loans approved suggests that continued City efforts are needed to fill the gap between what the market is providing and the need for home improvements.

2. Housing Production

The 1989-1994 Regional Housing Needs Assessment (RHNA) adopted by SCAG established a five-year planning objective to provide 8,221 additional housing units. A set percentage of these housing units are required to be affordable to households of different income levels, including the following: very low (22%), low (15%), moderate (22%) and upper (41%). These goals are summarized below in Chart 45.

In response to its stated RHNA, Riverside addressed its site capacity requirements. The City clearly demonstrated that sufficient sites, zoned at the appropriate densities to accommodate housing affordable to different income groups, was available to accommodate the minimum housing planning targets. The City's site inventory and its 1989 Housing Element was found in compliance by State HCD.

Considerable progress has been made in meeting the 1989-1994 RHNA. From 1989 through 1997, the City issued 5,734 building permits. Of this total, 3,906 permits were for single-family homes while 1,828 permits were multifamily units. The City's Redevelopment Agency (RDA) participated in the construction of the following affordable projects:

- Victoria Manor, a 112-unit senior project (14 very low; 98 Low)
- Canyon Shadows, a 112-unit SRO development (all low)
- Riverside Park, an 87-unit apartment (7 very low; 29 low; 43 moderate)
- Habitat for Humanity – 4 homes (very low income)
- Casa Blanca – 42 single family homes (39 low income; 7 moderate)

As illustrated in Chart 44, the City of Riverside made considerable progress toward meeting the planning and production requirements in the 1989-1994 RHNA. However, the deep recession prevented the RHNA from being fully addressed. Nonetheless, all the production requirements for low and moderate housing were met, while additional efforts are needed to address the very low income requirement.

Chart 45: Comparison of 1989 RHNA with Actual Development

Income Category	1989-94 RHNA	Typical Development	Development (7/89-12/97)
Very Low	1,347	Public or Privately Assisted Multifamily Development	25
Low	1,721	Apartments that are typically rented at market rents	1,799
Moderate	1,448	Average Single Family Homes, Condominiums, etc.	2,948
Upper	3,705	Larger Single Family Homes and Estate Properties	965

Source: Southern California Association of Governments; 1999
City Building Permit Records

3. Assistance in Provision of Affordable Housing

The 1989 Housing Element set forth goals and policies for assisting in the provision of affordable housing and implemented them through a defined set of programs. The RHDC supports the Housing Element's policies by developing and implementing programs designed to encourage the provision of affordable single-family and multifamily units. Progress since the 1989 Element was adopted is noted below.

In 1995, the City implemented a Partners in Homeownership Program. This program is a public/private partnership of lenders, real estate professionals, nonprofit providers, the media, local government representatives, and other organizations working together to increase homeownership in Riverside. The Partners hold workshops, classes, fairs, and a one-stop center for homeownership information. Moreover, several home-ownership assistance programs were developed/applied for and will be implemented in the present 2000-2005 planning period.

The City assists in the provision of affordable housing through its acquisition and rehabilitation program. RHDC has taken a lead in rehabilitating 134 dilapidated units at La Sierra Manor, with 50 units set-aside for low income persons. Also completed was the rehabilitation of 51 units at Oaktree Apartments, with 25 units set-aside for low/mod households. During the 2000-2005 period, the City's RDA, through RHDC, will continue this effort by purchasing 13 four-plexes in the Indiana Apartments with 24 units restricted to occupancy by low- and very low-income households.

The City has also been involved in promoting homeownership. Through its Section 108 Mission Village Homeownership Zone designation, the City is developing new homeownership opportunities with approximately 56 units or 10% for low to moderate income families. The City is also in the process of encouraging single family infill development in the Mission Village District. The RHDC is involved with writing down land costs and providing other incentives to produce ownership housing in the Downtown. This project is also being combined with the City's new 1st time homebuyer program to provide a portion of the housing units as affordable.

According to the City's 2000 Consolidated Plan, the Riverside County Housing Authority maintains a total of 1,386 tenant-based assistance units comprised of Section 8 certificates and vouchers for low income households. Of that total, 268 units are for elderly households and 367 units are for families. However, the County Housing Authority reports that 3,768 households are on the waiting list. Of that total, 1,484 are waiting for a one-bedroom unit, 1,554 for a two bedroom unit, 641 for a three bedroom unit, and 89 for a larger four or five bedroom unit.

Although significant progress has been made since the 1989 Housing Element, additional progress is needed. Riverside intends to continue assisting in the provision of affordable housing. Programs include homeownership assistance, acquisition and rehabilitation and new construction of affordable housing as well as other programs described in the Programs Section of this Housing Element.

4. Mitigation or Removal Governmental Constraints

The City recognizes that government constraints can increase the cost of housing development, including affordable housing. In the 1989 Housing Element, the City made a revision that if development levels (by affordability level) fell short of those established by the 1989 RHNA, consideration would be given to revising the housing incentive programs or initiating new programs to support development.

Some of the programs proposed included density bonuses, priority processing for permits, incentive finance programs, relaxed development standards, the development of housing on state and local surplus lands, and the rezoning of commercial/industrial lands for residential purposes. All of these programs have been developed since the 1989 Housing Element was adopted.

As of this Housing Element, the City of Riverside routinely grants density bonuses. The Planning Department has implemented a fast-track process and grants variances for reduced setbacks, lot widths on cul-de-sacs, and other standards. Chart 46 summarizes some of the more important accomplishments.

Chart 46: Removing Governmental Constraints

Proposed Program	Progress
Density Bonus	Routinely processed through the Planned Residential Development permit process.
Shortened Processing	Implemented. Plan check shortened significantly from 6-8 weeks to only 4 weeks.
Relaxed Development Standards	Variances are often granted for reduced setbacks, lot widths in cul-de-sacs, and other areas.
Service and Impact Fees	Ensures fees only recover the cost of service as well as have nexus to development impact.

The City will continue to address governmental constraints to the extent that they preclude achievement of the goals and policies contained in this Housing Element. Specific policies and programs to address potential governmental constraints are addressed and described in the following section. In particular, the City will be addressing its family standards codes to facilitate multifamily housing development.

B. GOALS AND POLICIES

This section of the Housing Element contains a brief overview of the key issues gathered from the Needs Assessment as well as the goals and policies that Riverside intends to implement to address these housing needs. Programs and quantified objectives to support these efforts are addressed in the following section.

1. Housing and Neighborhood Conservation

Housing and neighborhood conservation is important to maintaining and improving the quality of life. Given the age of the City's housing stock, it is important to direct efforts at preventive repair and substantial rehabilitation to ensure that housing quality is maintained. Furthermore, since housing is part of a larger neighborhood context, revitalization must also be targeted at the neighborhood level. The following policies address the continued need for housing and neighborhood conservation.

GOAL 1.0 TO MAINTAIN AND IMPROVE THE QUALITY OF EXISTING HOUSING AND NEIGHBORHOODS IN RIVERSIDE

- Policy 1.1*** Promote the maintenance of existing sound quality housing through preventive, rather than remedial, maintenance.
- Policy 1.2*** Promote the revitalization and rehabilitation of residential structures which are substandard or have fallen into disrepair.
- Policy 1.3*** Encourage neighborhood and local involvement in addressing housing and neighborhood maintenance and improvement.
- Policy 1.4*** Undertake comprehensive neighborhood reinvestment strategies to stabilize and improve neighborhoods.
- Policy 1.5*** Preserve the existing character and quality of established neighborhoods and communities.
- Policy 1.6*** Promote focused code enforcement and rehabilitation efforts to reverse the decline of transitioning neighborhoods.
- Policy 1.7*** Preserve and maintain the City's historically and architecturally significant buildings and neighborhoods.
- Policy 1.8*** Support implementation of the Crime Free Multi-Housing Program as a tool to protect neighborhoods and multifamily housing.
- Policy 1.9*** Develop and implement a housing inspection program for all rental units in conjunction with the Crime Free Multi-Housing Program.

2. Adequate Residential Sites

Maintaining a diversity of housing opportunities is an important goal for Riverside. A diverse housing stock allows all persons, regardless of household age, income level, and family type, the opportunity to find housing suitable to their life style needs. Continuing to provide a balanced inventory of housing in terms of unit type, cost range, and style will allow the City to fulfill a variety of housing needs. The policies below are designed to provide for adequate sites to ensure a diversity of housing.

GOAL 2.0 IDENTIFY ADEQUATE SITES WITH APPROPRIATE LAND USE, ZONING AND SPECIFIC PLAN DESIGNATIONS TO ACCOMMODATE THE CITY'S REGIONAL HOUSING NEEDS.

Policy 2.1 Implement land use policies which provide for a diversity of housing types within a variety of price ranges that will enable the City to achieve consistency with its 1998-2005 RHNA.

Policy 2.2 Support the efforts of the Redevelopment Agency to acquire surplus City-owned, State and Federal sites and make them available for affordable housing development.

Policy 2.3 Promote and encourage the provision of adequate rental housing within neighborhoods and areas surrounding the City's colleges and universities.

Policy 2.4 Continue to provide additional opportunities for infill housing development within downtown Riverside as part of the City's overall revitalization strategy.

Policy 2.5 Promote phased and orderly development of new neighborhoods consistent with the provision of infrastructure improvements, appropriate public services, and facilities.

Policy 2.6 Regulate the conversion of mobile homes, apartments, publicly assisted units, and other sources of affordable housing.

3. Assist in the Provision of Housing

The Regional Housing Needs Assessment addresses the need for decent, adequate, and affordable housing for existing residents as well as future housing needs to accommodate population and employment growth throughout the inland region. Riverside is committed to furthering statewide goals by assisting in the development of adequate housing that is affordable to all economic segments of the population. The following sets forth the policies to further the production of affordable housing.

GOAL 3.0 ASSIST IN PROVISION OF ADEQUATE AFFORDABLE HOUSING FOR LOWER AND MODERATE INCOME HOUSEHOLDS.

- Policy 3.1*** Facilitate the development and preservation of affordable housing by offering financial and/or regulatory incentives where feasible.
- Policy 3.2*** Provide homeownership assistance for lower and moderate income households; direct rental assistance to low and very low income households.
- Policy 3.3*** Encourage development of housing for the elderly by offering density bonus and other zoning incentives, such as reduced parking, reflective of the specific needs of the elderly.
- Policy 3.4*** Support the provision of rental housing that adequately accommodates larger families, thereby reducing overcrowding and overpayment.
- Policy 3.5*** Encourage the development of residential units accessible to disabled persons or adaptable for conversion to residential use by disabled persons and close to public services.
- Policy 3.6*** Encourage the construction of affordable projects that provide for a mixed-income environment and are dispersed throughout the community.
- Policy 3.7*** Continue use of CC&R's on residential property that is acquired, rehabilitated, or improved with Federal funds to ensure that the units are maintained as affordable for a significant period of time.

4. Removal of Governmental Constraints

Market factors and government regulations can encourage or regulate the production of affordable housing by minimizing development costs. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at addressing land use controls, development standards, permit-processing procedures, building fees/exactions, or other requirements to encourage housing. The following policies are designed to mitigate government constraints.

GOAL 4.0 MITIGATE GOVERNMENTAL CONSTRAINTS, TO THE EXTENT FEASIBLE, THAT UNDULY IMPEDE HOUSING PRODUCTION AND AFFORDABILITY.

- Policy 4.1*** Periodically review City regulations and ordinances to ensure they do not unduly constrain housing development.

- Policy 4.2** Offer financial and/or regulatory incentives where feasible to offset or reduce the costs of developing affordable housing.
- Policy 4.3** Provide for timely and coordinated processing of development projects to minimize project holding costs.
- Policy 4.4** Periodically review service fees and development impact fees to ensure that they have an appropriate nexus to the development.

5. Equal Housing Opportunity

The City of Riverside seeks to promote fair housing opportunities for all persons regardless of race, color, religion, gender, disability, marital status, national origin, or ancestry. Fair housing opportunity is also needed to ensure that special needs groups have the ability to find decent, affordable, and adequately-sized housing. Toward this end, the City is committed to fair housing through identifying and removing impediments to equal housing opportunity.

GOAL 5.0 TO PROMOTE EQUAL HOUSING OPPORTUNITY FOR ALL RESIDENTS TO RESIDE IN HOUSING OF THEIR CHOICE.

- Policy 5.1** Continue to enforce fair housing laws prohibiting arbitrary discrimination in the building, financing, selling or renting of housing on the basis of race, religion, family status, national origin, physical handicap, or other such circumstances.
- Policy 5.2** Promote continued efforts to inform landlords and tenants of their rights through the County Fair Housing Bureau or Agency.
- Policy 5.3** Promote the development and rehabilitation of housing that is designed to address accessibility needs of the physically disabled.
- Policy 5.4** Recognize the unique characteristics of elderly households by promoting efforts in furtherance of their special needs.
- Policy 5.5** Support inter-jurisdictional efforts to address the issue of homelessness within the Continuum of Care Plan.
- Policy 5.6** Encourage the provision of housing to meet the needs of families of all sizes and income levels.

C. HOUSING PROGRAMS

The goals and policies contained in the Housing Element address Riverside's housing needs and are implemented through housing programs offered by the City's Planning and Development Department, Redevelopment Agency and the Riverside Housing Development Corporation. In drafting these goals and policies, Section 65583 of the Government Code requires the housing element to address five major areas:

- Housing and Neighborhood Conservation
- Providing Adequate Sites to Achieve Diversity
- Assisting in the Provision/Development of Housing
- Removing or Mitigating Governmental Constraints
- Promoting Fair and Equal Housing Opportunity

This section briefly describes the programs that Riverside will implement to address these areas. The housing programs described contain existing programs as well as future programs needed to address identified gaps in meeting needs. The summary at the end of this section (Chart 46) specifies for each program the following: five-year objective, funding sources, and agency responsible to implement the program.

I. Housing and Neighborhood Conservation

The City of Riverside is involved in conserving the supply of existing affordable housing through a series of programs designed to encourage repair, acquisition, and rehabilitation of single- and multi-family housing, as well as address larger strategies to preserve and improve neighborhoods. The following lists the programs and objectives to be undertaken over the 2000-2005 planning period.

1. Code Enforcement

Our neighborhoods are the environment in which we live and raise our families. Blight and nuisances can devalue, detract, and degrade the quality of any neighborhood. Recognizing the importance of protecting the home environment, the City has adopted codes that govern the use and maintenance of private property. This includes the maintenance of buildings, interior and exterior, and property maintenance. The Public Works Department, Code Compliance Division is staffed with 11 code compliance officers and 4 senior code compliance officers who perform the fieldwork associated with the enforcement of municipal codes. The field staff is supported by a division manager and 4 clerical employees who can assist the public by answering their phone calls and providing information.

Five-Year Objective: Continue provision of code enforcement services

2. Single Family Repair Program

The RHDC currently administers a Single Family Rehabilitation Program (SFR) to eliminate substandard conditions, remedy code violations, make routine home repairs, and improve housing conditions within neighborhoods. Qualified lower-income households are provided with loans up to \$35,000 at a 3% interest rate for routine repairs and maintenance. The SFR Program also has several provisions to address special needs: (1) the provision of loans for room additions that are needed by larger families; (2) grants of up to \$5,000 for seniors and disabled persons; and (3) emergency grants for up to \$5,000 to make emergency repairs.

Five-Year Objective: Provide rehabilitation assistance to 400 homes occupied by lower income households.

3. Single-Family Acquisition and Rehabilitation

The RHDC administers a Single Family Acquisition and Rehabilitation (SFAR) program to encourage preservation and revitalization of housing and neighborhoods. Many of these homes are often vacant and HUD-foreclosed properties. RHDC acquires the housing unit, makes substantial upgrades to extend the economic life of the home, and then resells the home to a qualified first-time homebuyer. To preserve the existing stock of affordable housing and the character of the neighborhood, the City also places covenants, conditions, and restrictions (CC&Rs) on the home to restrict occupancy to low-income households for a specified period.

Five-Year Objective: Acquire and rehabilitate 50 single family homes for occupancy by low income households.

4. Riverside Neighborhood Revitalization Program (RNR)

The “RNR Program” is designed to improve and enhance neighborhood stability. This program involves a one-year intensive effort designed to address deferred maintenance and rehabilitation, both within homes and in infrastructure, in targeted neighborhoods. City staff encourages the formation of a neighborhood group within each target area and annual action plans in order to foster community involvement. Actions include proactive code enforcement, infrastructure investment, acquisition and rehabilitation of dilapidated homes, graffiti cleanup, etc. In 1999, the City completed work in the Eastside and Arlington areas at a cost of approximately \$1,000,000 and will address two more neighborhoods this year.

Five-Year Objective: Undertake comprehensive rehabilitation and improvement services in two target neighborhoods annually.

5. Rental Housing Inspection Program

Because the City is concerned about the impact of rental housing on neighborhoods, one of the City Council's adopted goals is to improve the quality, appearance, and safety of both single and multiple family rental housing. It is anticipated that this issue will be addressed through a rental housing inspection program, the details of which will be worked out during the next several months.

Five-Year Objective: Develop a multifamily housing inspection program for all rental units in conjunction with the Crime Free Multi-Family Housing Program.

6. Riverside Crime-Free Multifamily Housing Program

The Crime-Free Multifamily Housing Program is a unique three-phased certification program for rental properties of all sizes. The first phase is the completion of an eight-hour program taught by attorneys, police, and fire personnel. Topics include crime prevention, environmental design, property management, partnerships with police and fire departments, dealing with noncompliance, and various other critical issues. The second phase involves inspection by the Police Department to assess the security and property appearance. Properties passing a six-point inspection receive certification. After certification, the Police Department conducts a safety meeting for residents at the rental property.

Five-Year Objective: Continue to support efforts by the Police Department to enlist rental property owners to participate in the program.

7. Historic Preservation

Riverside has a long history of historic preservation, adopting in 1966 one of the first preservation ordinances in the State and continuing to implement an ongoing comprehensive survey of historic resources which includes well over 6,000 sites. Recognizing that preserving the past strengthens neighborhood pride and tradition, Riverside is committed to the preservation of its heritage and culture. To that end, the Cultural Heritage Board is responsible for identifying and designating historic sites and districts, preserving historical character through rehabilitation assistance and design review, and protecting historic resources through the administration of comprehensive environmental planning and zoning.

Five-Year Objective: Continue implementation of historic preservation ordinance and the preservation program.

8. Preservation of At-Risk Units

The City has 363 assisted multifamily units at risk of converting to market rents by 2010. While four of these projects are at low risk of conversion, the Sierra Pines and Sierra Woods apartments are at high risk. Sierra Pines is a mortgage revenue bond project, with 24 units restricted to low income tenants. Sierra Woods is a

190-unit project for low income families and is eligible to pay off its mortgage at any time. The most viable option for preserving Sierra Pines is to refinance their mortgage revenue bonds and extend the affordability controls. Additional options to preserve the affordability of units in Sierra Pines and Sierra Woods or to provide continued assistance to existing tenants include:

- Provision of financial incentives in the form of equity/rehabilitation loans in exchange for an affordability covenant to be placed on units;
- Transferring ownership to a non-profit housing corporation;
- Provision of rent subsidies using other funding sources (e.g. redevelopment set-aside, HOME and/or CDBG funds);
- Purchasing similar units to be maintained as affordable housing; or
- Building new affordable housing units to replace the lost units.

Five-Year Objective: Work with property owners at least one year prior to expiration, to maintain affordability controls on the 363 at-risk units.

9. Mobilehome Park Preservation

Mobilehome parks provide a valuable source of affordable ownership housing in Riverside. This is especially the case where voluntary rent-stabilization is occurring. However, due to the wide variation in deferred maintenance, some of the parks are beginning to decline into disrepair. To reverse this trend, the City could consider developing a multi-faceted strategy for maintaining and rehabilitating the parks. The City could establish a mobilehome park overlay zone for those parks which are determined to be most economically sound to limit their conversion to other land uses.

In order to promote their maintenance and viability, parks designated with the overlay could be offered the following types of programs:

- Extension of the CDBG multifamily repair program to include mobilehome rehabilitation and improvement.
- Extension of funding for upgrading the park infrastructure, including the coaches, landscaping, and roadways.
- Support Non-Profit acquisition of the mobilehome parks.

Five-Year Objective: Evaluate establishment of mobilehome park overlay zone and the provision of programs to provide for park upgrading.

II. Provision of Adequate Residential Sites

An important component in meeting the housing needs of all economic segments of the community is the provision of adequate sites for all types and prices of housing. The City's General Plan, Zoning Ordinance and Specific Plans regulate the type of housing permitted, while various programs implement the aforementioned policies.

10. Land Use Element/Zoning

The General Plan Land Use Element and Zoning Ordinance provides for a variety of residential land uses, ranging from a density of 0.2 to 6.5 units per acre in lower density areas, and from 15 to 29 units per acre in multi-family districts. The Zoning Ordinance permits housing densities above those specified in the General Plan, including the use of Planned Residential Developments, density bonuses, and height bonuses through the Stories overlay. The City also makes extensive use of Specific Plans to provide flexibility from residential development standards. These provisions encourage the development of housing that is affordable to all economic segments.

Five-Year Objective: Provide appropriate land use designations to fulfill the City's RHNA identified for the 1998-2005 planning period.

11. Downtown Specific Plan

The City of Riverside is currently developing a Downtown Specific Plan as a means to revitalize the Downtown/Mission Village area. In 1998, Riverside received significant funding from HUD to pursue revitalization and economic enhancement efforts for the Downtown Redevelopment Project Area and historic Mission Village. As part of this effort, the Specific Plan will evaluate mechanisms to facilitate mixed-use residential and commercial zoning that will accommodate over 200 new housing opportunities at densities ranging from 25 to 50 dwelling units per acre. Additional regulatory incentives to encourage affordable housing will be offered.

Five-Year Objective: Evaluate mechanisms to facilitate residential/commercial mixed use and incorporate provisions into the Downtown Specific Plan.

12. Special Needs Housing Sites

Pursuant to State law requirements, the City of Riverside supports the provision of sites for special needs housing, such as the homeless, disabled persons, single parents with children, large households, college students, seniors, and persons with substance problems, among others. The Riverside Zoning Code permits emergency shelters and transitional housing, dormitories, and sororities/fraternities, licensed community care facilities, affordable senior housing, as well as other standard housing opportunities in residential zones throughout the community. These provisions also further Riverside's commitment to fair and equal housing opportunity.

As noted in Chapter 2, Riverside has a significant student population attending the University of California at Riverside. Since the 1989 Housing Element was prepared,

enrollment at UCR has increased from 7,100 to 13,000 students. Discussions with UCR representatives indicate that enrollment will increase nearly 50% over the next ten years to a total population of 18,000 students by 2010. Although the University has recently developed on- and offsite student housing, a significant shortage exists. To address this need, cooperative efforts are needed to identify suitable sites for housing both on-site and off-site to accommodate growing enrollment at UCR.

Five-Year Objective: Continue provision of sites for special needs housing and work with UCR representatives to address the need for student housing at on-site and off-site locations to accommodate projected growth in enrollment.

13. Multifamily Acquisition and Rehabilitation

The RHDC administers a multifamily acquisition and rehabilitation program designed to stabilize and improve declining neighborhoods within Riverside. The RHDC acquires dilapidated housing units, rehabilitates them, retains ownership, places a covenant to ensure continued affordability to lower-income households, and hires experienced professional property managers to manage and rent the units. The City has approved a long-term revitalization concept for the Indiana Apartments. Three buildings will be demolished for parking and open space (with relocation assistance provided to displaced tenants). The remaining nine buildings, totaling 36 units, will be substantially rehabilitated and reconfigured to create large family housing, and 24 units will be set-aside for very low and low income households for 30 years.

Five-Year Objective: Revitalize Indiana Apartments as a family complex, provide substantial rehabilitation to 36 units, provide long-term affordability controls for 24 low income units, and acquire other projects as funds permit.

III. Assist in the Provision of Affordable Housing

The City of Riverside is involved in assisting in the provision of affordable housing through a series of programs designed to facilitate new development and encourage homeownership. The following lists the programs and objectives to be undertaken over the 2000-2005 planning period.

14. Assistance for Affordable Development

- a. Land Assemblage/Provision.** The City Redevelopment Agency plays an active role in the provision of quality, affordable housing through use of land write-downs or other regulatory incentives. The City utilizes various funds to assist in acquiring and assembling property, potentially writing down the cost of land for the development of housing, or subsidizing on-site and off-site improvements. One such project is supporting the development of 58 Mission Walk townhomes.

Five-Year Objective: Assist in the assembly of land for housing, focusing on developments in the downtown Homeownership Zone.

- b. Financial Assistance.** Riverside also provides direct financial assistance in support of affordable housing development. Currently, the City is providing financial assistance for the development of 160 very low income senior rentals. The City has entered into agreement with the developer as part of the second round application to the California Tax Credit Allocation Committee to obtain Low-income Housing Tax Credits to finance the project. In conjunction, the City Council approved the deferral of \$550,000 in development fees.

Five-Year Objective: Provide financial assistance to support the Goldware senior project and other affordable projects.

15. Density Bonus/ Affordable Housing Ordinance

The City will consider adopting an affordable housing ordinance which sets forth development standards for affordable projects. The Affordable Housing Ordinance would implement State density bonus law (minimum 25% density increase for 20% lower income units plus one “additional regulatory concession”) and provide clear direction to the development community regarding incentives for affordable housing. The Ordinance may specify the “additional regulatory concessions” to be offered, such as flexibility in height limits, reduced or modified parking standards, reduced setbacks, and/or reduced open space requirements. The City may also wish to consider density incentives for multi-family residential projects in the R-3 zone for projects that combine individual lots to achieve a more cohesive project design.

Five-Year Objective: Develop Affordable Housing Ordinance and advertise availability to the development community.

16. City Homeownership Programs

Homeownership is also viewed as a means to stabilize neighborhoods and improve the quality of life for residents. Therefore, the City sponsors an array of programs to expand homeownership opportunities to all economic segments of residents. The following homeownership programs are sponsored by the City or the RHDC.

- a. Homeownership Zone.** In 1998, the City of Riverside applied to the federal Department of Housing and Urban Development for a Section 108 Loan Guarantee and Economic Development Initiative Grant Application. Funding is earmarked for revitalizing and enhancing homeownership opportunities in the Downtown Redevelopment Area and historic Mission Village. In April 1999, Riverside was awarded \$5.8 million in federal funds for these efforts. The Community Investment Corporation is also implementing a \$3.5 million 1st-time homebuyer program for this effort. This program is an enhanced version of the RHDC’s “Downpayment Assistance Program,” that will encompass the scope of the former “DAP” Program that was focused citywide. The City will offer up to \$35,000 as a silent second loan to qualified lower income households.

Five-Year Objective: Approve 30 home loans annually.

b. Riverside Partners in Homeownership. The Riverside Partners in Homeownership Committee is one of nearly 100 local homeownership partnerships working with the National Partners in Homeownership, an organization formed to implement the National Homeownership Strategy. The Committee is a collaborative public/private partnership of lenders, real estate professionals, nonprofit providers, local government representatives and organizations working together to promote homeownership. The Committee conducts community outreach and workshops on homeownership programs and serves as a clearinghouse on available homeownership programs.

Five-Year Objective: Continue active participation and hold four homebuyers seminars or workshops annually.

c. Downpayment Assistance Program (DAP). In past years, RHDC implemented a Downpayment Assistance Program (called “DAP”) to assist low and moderate income households purchase a new home. The DAP program is targeted at increasing homeownership opportunities in seven CDBG-targeted areas, with particular emphasis on the Downtown/Mission Village area. The DAP is designed to stabilize and preserve single family areas by placing a covenant upon the home, restricting it to owner occupancy. The program is now covered by the 1st-time homebuyers program that is implemented by CIC.

Five-Year Objective: Transfer to the 1st-time homebuyers program.

17. Other Homeownership Programs

In addition to the City of Riverside’s federal Downtown Homeownership Zone and Downpayment Assistance Program, the City participates in other homeownership programs not directly administered by the Riverside Housing Development Corporation nor City staff. These homeownership programs are offered through joint power authorities, Riverside County, or other nonprofit agencies.

a. Mortgage Credit Certificate (MCC) . The City participates in the federal MCC operated by Riverside County. The MCC program allows qualified first-time homebuyers to take an annual credit against their federal income taxes of up to 20% of the annual interest paid on the applicant’s mortgage. Because of the tax credit allowance, homebuyers have more income available to qualify for a mortgage loan and make monthly payments. Therefore, the MCC Program is a way for the City of Riverside to further leverage homeownership assistance.

Five-Year Objective: Continue participation in the program and advertise program availability to the community.

b. Fresh-Rate Program. Riverside participates in the Fresh-Rate Program sponsored by the Independent Cities Lease Finance Authority/Independent Cities Association, a consortium of 50 jurisdictions throughout the region. This homeownership program provides a 4% grant toward downpayment and closing cost assistance through a forgivable second mortgage. The program is available to moderate income households up to 120% of median family income and is operated on a first-come, first-served basis.

Five-Year Objective: Continue participation in the program and advertise program availability to the community.

c. Lease-to-Own Program. This is a new program under consideration and is operated by the California Cities Home Ownership Authority (CCHOA). The program provides a 38-month lease for a home that is selected by the qualified households earning income up to 140% of median income. CCHOA pays 3% down and closing costs not to exceed 4% of the sales price of the home. The household pays 1% of the home price and the first month's lease payment. During the lease period, the individual has the option to purchase the home.

Five-Year Objective: Contact CCHOA to evaluate participation in program and coordinate with homebuyers seminars conducted by Riverside Partners in Homeownership to solicit community interest.

18. Section 8 Rental Assistance

The Section 8 Rental Assistance program provides rent subsidies to very low-income households. Under this program, prospective renters secure private housing where the owner will accept the voucher. Rental assistance not only addresses housing affordability, but also addresses overcrowding by allowing families who are “doubling up” to afford housing. The tenant pays 30% of his or her income toward the rent; HUD pays the difference up to a Payment Standard (e.g., negotiated rent). Rents that are charged above the HUD payment standard are paid by the tenant. New HUD regulations require that 75% of new leases be made to households earning less than 30% of MFI, provided the family pays no more than 40% of their income for rent. The County Housing Authority administers Section 8 on behalf of the City.

Five-Year Objective: Continue participation in the Section 8 program, advertise program availability, and encourage rental property owners to register their units with the Housing Authority.

19. Mobile Home Rent-Stabilization

In the early 1980s, a coalition of mobile home park tenants requested the adoption of mandatory rent control for mobile home parks to address rapidly increasing rents and their impact upon seniors, low-income families, and other residents. As a result, the City adopted Rent Stabilization Guidelines to retain the mobile home park as a viable

source of affordable housing. Park tenants have an alternative to the standard monthly or yearly lease agreement by offering the option of a five (5) year lease. The Guidelines also permit yearly rental adjustments that are directly tied to the CPI. Other provisions allow for additional rent increases based upon capital improvement expenditures; however, the landlord is required to provide information demonstrating a direct correlation between the rent increase and the improvement cost.

Five-Year Objective: Continue implementation of voluntary rent stabilization program as a means to preserve affordability of mobile homes.

20. Homeless Program

As the County seat, Riverside is home to a high concentration of special needs populations, including the homeless, mentally disabled persons, those suffering from substance abuse, and other groups requiring various levels of housing assistance. To address these issues, Riverside participates in the County's Continuum of Care Program for the homeless and also funds various housing-related support services. These services include the funding of emergency shelters in Riverside, supportive service providers, transitional housing facilities for the homeless, substance abusers, victims of domestic violence, and other persons needing shelter. These services are viewed as an integral part in helping homeless persons stabilize their situations, gain needed job training skills, and regain a more independent living arrangement.

Five-Year Objective: Continue to fund the provision of emergency, transitional, and supportive services to the homeless population.

IV. Removing Governmental Constraints

Local regulations can discourage the development, maintenance, and improvement of housing if they significantly increase the costs to the developer. The City has a range of internal programs to ensure governmental regulations are not burdensome. The following additional programs are designed to mitigate potential constraints on residential development and facilitate development of a variety of housing.

21. Revision of Multi-family Development Standards.

The City's R-3 development standards – including lot coverage, height, open space, and parking standards – reduce achievable densities on a typical R-3 project well below the maximum permitted 29 units per acre. The City is interested in incorporating better design controls in the R-3 zone – such as upper story setbacks, requirements for parking hidden from the street, etc – to improve the overall design and functioning of projects. The Planning Department's work program plans to revise the R-3 standards to address these issues.

As mentioned earlier, the City has recently adopted a comprehensive Crime Free Multi-Housing Program through the Riverside Police Department. Therefore, an important component of revising the R-3 standards is to incorporate, to the extent

feasible, development standards that further achieve the objectives of the Crime-Free Multi-Housing Program. These include safety equipment in apartments, environmental design of the property, lighting, and the implementation of other design features that help deter criminal activity.

Another needed revision within the R-3 multifamily housing zone has to do with current provisions which are more restrictive for family housing. As currently written in the Zoning Ordinance, where three bedroom units comprise 15% or more of an R-3 development, a special planned residential permit is required. Granting of the permit is contingent upon the location of a public school within a ¼ mile radius capable of absorbing children to be living in the project, and the availability of shopping within ¼ mile. With the dramatic need for three bedroom rentals in Riverside, the City should reconsider this requirement.

Five-Year Objective – Evaluate R-3 development standards, eliminate the family housing standard and make other revisions, as appropriate, to facilitate safe, quality development, including rental housing, for families.

V. Fair and Equal Housing Opportunity

In order to make adequate provision for the housing needs of all economic segments of the community, the housing program must include actions that promote housing opportunity for all persons regardless of race, religion, gender, family type, marital status, ancestry, national origin, color, age or disability. More generally, this program component entails ways to further housing practices.

22. Fair Housing Program

Through a contract agreement, the Fair Housing Council of Riverside County provides fair housing services. The three major components of the fair housing program are education, enforcement, and training. Specific actions include counseling, discrimination complaint investigation, landlord-tenant mediation, education, training, technical assistance, and public education outreach. The City also participates in the Fair Housing Task Force, a countywide advisory body consisting of representatives from the public, private sector, community and civil rights organizations.

Five-Year Objective – Continue to provide fair housing services, and advertise program availability.

23. Standards for Siting of Affordable Housing

As part of the 1989 Housing Element, the City of Riverside adopted several policies for determining the location of affordable housing. These policies are aimed at providing for the needs of all economic segments of the community in a manner which furthers fair housing opportunity. These policies are as follows:

HOUSING ELEMENT

- a. The number of assisted units in any proposed housing project, except for the elderly, should not exceed 30% of the total;
- b. Assisted housing, except for the elderly, shall be located in a manner to avoid impacting particular neighborhoods which already have an undue concentration of government assisted housing;
- c. Developments should be located in such a manner as to provide minorities or lower and moderate income households the opportunity for housing outside existing areas having high concentrations of such groups; and
- d. Assisted units, except for the elderly, should be dispersed throughout the community, and units within a project should be scattered throughout the project site to promote an inclusive mixed-income environment.

Five-Year Objective – Continue to regulate the siting of affordable projects in a manner to promote inclusive mixed-income environments.

HOUSING ELEMENT

Chart 47: Housing Program Implementation Table

Housing Program	Program Objective	Program Action	Funding Source	Responsible Agency	Time-Frame
Housing and Neighborhood Conservation					
1. Code Enforcement	Ensure maintenance & improvement of the housing stock	Provide code enforcement services	CDBG, General Fund	Public Works Department	Ongoing
2. Single Family Repair Program	Improve homes through repair and maintenance	Assist 400 lower income households	CDBG Funds	RHDC	Ongoing
3. Single Family Acquisition & Rehabilitation	Improve dilapidated homes and neighborhoods	Acquire & Rehab 50 single family homes	RDA Tax-Set Aside	RHDC	Ongoing
4. Riverside Neighborhood Partnership	Revitalization and preservation of neighborhoods	Two neighborhoods annually	CDBG, RDA/Tax Setaside	RHDC	Ongoing
5. Rental Inspection Program	Improve and maintain the condition rental units	Develop program for implementation	General Fund	Planning Department	2002
6. Crime Free Multi-Housing Program	Reduction of crime in multi-family housing	Support Police Department and design revisions in R-3 standards	General Funds; CDBG	Police Department; Planning Department	Ongoing
7. Historic Preservation Programs	Preserve and upgrade historic neighborhoods structures of merit	Preserve/upgrade housing and neighborhoods	Various	Development Department	Ongoing
8. Preserve Affordability of At-Risk Units	Preservation of Existing Assisted Multifamily units	Develop preservation strategy and conserve all 363 at-risk units	HOME;RDA Tax Set-aside	RDA	1 year prior to expiration
9. Mobilehome Preservation	Rehabilitation and acquisition of mobilehomes	Establish mobile-home overlay zone & provide funding for rehabilitation.	CDBG	RHDC; City Planning Department	Proposed
Providing Adequate Residential Sites					
10. Land Use Zoning	Encourage the provision of housing for all income levels	Provide densities and identify sites to fulfill the City's 2000-2005 RHNA	Department Budget	Planning Department	Ongoing
11. Downtown Specific Plan	Encourage mixed Use in Downtown to revitalize the area and encourage affordable housing	Evaluate mechanisms to facilitate mixed use and incorporate in the Specific Plan	Department Budget	Planning Department	Adopt Plan by 2002
12. Sites for Special Needs Housing	Encourage the production of special needs housing	Continue program implementation and work with UCR to identify sites for student housing	Department Budget	Planning Department	Ongoing

Chart 47: Housing Program Implementation Table

Housing Program	Program Objective	Program Action	Funding Source	Responsible Agency	Time-Frame
13. Multifamily Acquisition and Rehabilitation	Acquire & rehab multifamily projects as way to revitalize neighborhoods	Acquisition and Rehabilitation of 36 units in the Indiana Apartments	HOME; Set-aside funds	RDA/RHDC	By 2005
Assist in the Provision of Affordable Housing					
14. Financial Assistance for Affordable Housing					
a. Land Assemblage and Disposition	Assemble property and extend write-downs - encourage affordable housing	Assist in assembly of land for housing, focusing on Downtown	RDA Tax Set-aside; HOME; CDBG	RHDC; RDA	Ongoing
b. Direct Financial Assistance	Provide financial incentives to support affordable housing	Fund Goldware Apartments and other projects.	RDA Tax Set-Aside; HOME	RDA	2000-2005
15. Affordable Housing Ordinance	Encourage development of affordable housing	Develop Affordable housing ordinance	Department budget	Planning Department	By 2002
16. City Sponsored Homeownership Programs					
a. First Time Homebuyer	Expand ownership to low-moderate income buyers	Homeownership Zone & assist for 30 loans annually	Section 108	Community Investment Corporation	Initiate in 2000
b. Riverside Homeownership Partners	Education and Advocacy	Continue participation and hold 4 seminars annually	RDA	Private Organization	New
c. Down-payment Assistance	Provide homeownership opportunities	Transfer under First-time home-buyer program	None	Community Investment Corporation	Phasing out
17. Other Homeownership Programs					
a. Mortgage Credit Certificate	Provide homeownership opportunities	Continue participation and advertise	Federal Funding	County of Riverside	Ongoing
b. Fresh-Rate Program	Provide homeownership opportunities	Continue participation and advertise	County funding	Independent Cities Association	Ongoing
c. Lease-to-Own Program	Enable renters and leasors to purchase home	Contact CCHOA to participate and coordinate with Riverside Partners	California Cities Home Ownership Authority	Development Department	New
18. Section 8 Assistance	Extend rent subsidies to very low income households	Continue subsidy, & encourage registration of buildings	Section 8 certificate/ vouchers	County Housing Authority	Ongoing
19. Rent Stabilization Program	Regulate the rent increases in mobile home parks	Continue program implementation	General Fund	Planning Department	Ongoing
20. Homeless Services Program	Provide for special housing needs of the homeless	Continue to fund emergency, transitional, and supportive services	ESG; CDBG; HOPWA	Development Department	Ongoing

HOUSING ELEMENT

Chart 47: Housing Program Implementation Table

Housing Program	Program Objective	Program Action	Funding Source	Responsible Agency	Time-Frame
Remove Governmental Constraints					
21. Revision of Multifamily Standards	To ensure that adequate rental housing is available to meet the RHNA	Evaluate R-3 standards & eliminate family housing standard to facilitate family rental housing	Department Budget	Planning Department	2002
Promote Equal Housing Opportunity					
22. Fair Housing Program	Affirm a positive action/posture which assures unrestricted housing access	Continue contract with the Fair Housing Council to provide for fair housing services.	CDBG	Development Department	Ongoing
23. Standards for Siting Affordable Housing	Ensure fair housing opportunity for persons regardless of income or status	Continue to promote inclusive mixed-income environments.	General Fund	Development Department	Ongoing

Quantified Objectives	
New Construction:	Units Rehabilitated: 450 lower-income units;
*Very Low: 1,663	36 multifamily units (5 VL; 19 L)
*Lower: 1,186 units	Units Preserved: 149 very low income units
*Moderate: 1,675 units	214 low income units
*Upper: 3,198 units	
* Pursuant to final SCAG RHNA	